DOCUMENT RESUME

ED 253 816 CG 018 019

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TITLE Factors Related to Retirement Satisfaction in the Rural Elderly.
SPONS AGENCY National Inst. on Aging (DHHS/NIH), Bethesda, MD.
PUB DATE Nov 84
CONTRACT N01-AG-0-2106
NOTE 38p.; Paper presented at the Annual Scientific Meeting of the Gerontological Society (37th, San Antonio, TX, November 16-20, 1984).
PUB TYPE Reports - Research/Technical (143) -- Speeches/Conference Papers (150)

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Health; Income; Interpersonal Relationship; *Life Satisfaction; *Older Adults; *Retirement; *Rural Population; Social Networks
IDENTIFIERS Iowa

ABSTRACT

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Factors Related to Retirement Satisfaction in the Rural Elderly[1]

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Running head: RURAL RETIREMENT

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Abstract

This study investigated factors related to retirement satisfaction in a Midwestern rural population. Four major sets of variables were investigated: personal background factors; socialization for retirement; reasons for retirement; and social integration. Interviews were conducted with 252 men and 199 women who are participating in a larger 5-year epidemiological study in two rural counties in Iowa. Retirement satisfaction was assessed by the Retirement Descriptive Index (Smith et al., 1969) and the Life Satisfaction Index-Z (Wood, Wylie, & Sheafor, 1969). Multiple regression showed that personal background factors including health and financial status accounted for a large proportion of the variance in retirement satisfaction for both sexes. Social integration accounted for a smaller, but significant, proportion of the variance for both sexes. Confidant relationships were the most important social factor in retirement satisfaction for males, whereas increase in voluntary association participation was the most important social factor for females.

Key Words: Health, Finances, Social integration, Retirement Descriptive Index, Life satisfaction

Factors Related to Retirement Satisfaction in the Rural Elderly

Rural-dwelling elderly currently comprise one out of every four persons aged 65 and over (U.S. Department of Commerce, 1983). Yet, there has been little retirement research on the rural elderly, and it is not clear whether findings from more urban areas, where most retirement research has been done, are generalizable to small-town and farm populations.

Recent literature indicates that lifestyle differences persist among the rural elderly subpopulation despite diminishing urban-rural differences (Coward & Smith, 1982; Lee & Lassey, 1980). One would expect some of these lifestyle differences to be reflected in the retirement experience. Coward and Smith (1982) suggest that persons in sparsely populated areas may employ different mechanisms for contending with developmental transitions, such as retirement or bereavement, than their more urban counterparts. Some researchers (e.g., Lee & Lassey, 1980) suggest that we may even need different theories to explain adjustment in different elderly populations.

The purpose of the present study was to investigate a broad range of factors related to retirement satisfaction in a Midwestern rural population. The few retirement studies that have been done on rural samples have often been restricted to males (Bauder, 1967; Bauder & Doerflinger, 1967; Goudy et al., 1977; Powers et al., 1977, 1980), so an important goal of the research was to investigate the retirement of rural females as well as males. The available literature and some pilot research suggested that the study focus on four major sets of variables: personal background factors; anticipatory socialization for retirement; reasons for retirement; and various aspects of social integration. Since retirement results in inevitable changes in role, status and lifestyle, we were particularly interested in assessing the

effects of social integration on retirement satisfaction while controlling for the effects of the other variables.

For this study, relevant personal background factors include age, marital status, health, length of retirement, financial status, and prestige of job held most of respondents' life. Good health and adequate finances are particularly important indicators of retirement satisfaction (Beck, 1982; Foner & Schwab, 1981; George, 1980). In early studies on rural samples, Bauder (1967) and Bauder and Doerflinger (1967) found positive relationships between adequate health and income and retirement satisfaction. However, Goudy et al. (1977) found that income and major illnesses in the past five years were relatively inefficient predictors of retirement adjustment among Iowa small-town men. These relationships merit further examination among rural retirees. A number of studies show that occupational prestige of job held most of person's life is positively related to retirement satisfaction (George & Maddox, 1977; Simpson et al., 1966). Little information on the relationship of occupational status to retirement satisfaction exists for rural retirees. One study (Goudy et al., 1977) suggested that farmers have more difficulty adjusting to the retirement transition than do other occupational groups. With respect to age and length of retirement, time since retirement may be a better predictor of retirement satisfaction than chronological age (Keating & Marshall, 1980). Some studies have shown lower levels of satisfaction in the early months of retirement and higher levels of satisfaction as time since retirement increases (Beck, 1982; Keating & Marshall, 1980). In their small-town sample, Goudy et al. (1977) found that age itself was not a good predictor of retirement adjustment. The effects of marital status on retirement satisfaction are not entirely clear (Foner &

Schwab, 1981) and need to be investigated in different elderly populations. However, some research evidence suggests a positive relationship between being currently married and retirement adaptation, especially for men (George & Maddox, 1977).

Formal and informal anticipatory socialization mechanisms, including preretirement planning, discussion of retirement with others, reading about retirement, preretirement education, and gradual withdrawal from the labor force, have been associated with retirement satisfaction (Atchley, 1976; Foner & Schwab, 1981; George, 1980). These associations are consistent with continuity theory, which suggests that anticipatory socialization for retirement can help prevent extreme role discontinuities in retirement (Streib, 1975). Bauder (1967), in one of the few existing rural retirement studies, found that farmers associate having definite plans for retirement with retirement enjoyment. Farmers may also have an advantage in adapting to retirement, since they have the option of retiring gradually (Lee & Lassey, 1980).

Reasons for retirement (voluntary, mandatory, health) have also been associated with retirement satisfaction. Generally, people who retire voluntarily report higher levels of satisfaction than those who are forced to retire (Palmore, 1981). At present, little information exists on the extent to which these relationships hold for different elderly populations.

Finally, aspects of social integration (informal social networks of family, friends and neighbors, and formal social participation in clubs and other organizations) may help buffer the effects of role loss and contribute to satisfaction in retirement (Blau, 1973; George, 1980; Lowenthal & Haven, 1968). Ties to friends, neighbors, and community may be particularly

important for retired people (Bauder, 1967; Foner & Schwab, 1981). For some retirees, participation in non-work organizations may be a source of satisfaction (Atchley, 1976; Cutler, 1977). For others, a return to work, usually part-time, may be satisfying (George, 1980; Palmore, 1981). Some researchers, taking a continuity theory perspective, suggest that individuals cope with retirement by continuing, and perhaps increasing, their commitment to preretirement roles rather than by adopting new roles (Atchley, 1976; Streib, 1975). This perspective allows also for a gradual reduction in overall activity (Atchley, 1976). Others, taking an activity theory perspective, have proposed a positive relationship between activity level and retirement satisfaction, and suggest that retirees seek to replace lost work roles by finding substitute activities (Friedmann & Havighurst, 1954; Miller, 1965). Keating and Marshall (1980), in a recent study of rural couples, found that few retirees felt the need to develop either new activities or new social relationships; continuity of social relationships characterized their sample. In the present study, we address some of the issues raised by continuity theory and activity theory by investigating present and preretirement levels of social activity in a retired rural population.

Method

Sample

A stratified random sample was drawn for the present retirement study from a cohort of over 4,000 people, aged 65 and older, who are participating in a five-year epidemiological study sponsored by the National Institute on Aging. The cohort consists of all 65+ residents of two rural Iowa counties who agreed to be interviewed annually about their health; all eligible residents of the two counties were asked to participate and 80% of this

population agreed to participate. All cohort members were interviewed initially between December, 1981 and June, 1982. These baseline interviews, in addition to providing data on a wide range of health and health-related questions, provided the demographic and work-history information needed to construct a sampling frame for the present retirement study. The sample was stratified by town vs. farm residence and by sex, and included men and women who had retired from a paying job within the past ten years. Retired women were over-represented in the sample in order to provide enough cases to analyze. Interviews were completed with 252 men and 199 women, representing a response rate of 86%. The mean age of male respondents was 72.3 years and female respondents 72.2 years, with a range of 65-96 years for males and 66-86 years for females. More males (88%) than females (46%) were married at the time of the study, and males also had more living children ($\underline{M}$ = 2.7) than females ($\underline{M}$ = 2.2). Median yearly income was $10,500 for males and $8,667 for females. Data were collected from respondents in home interviews lasting approximately 45 minutes.

Measures

Two measures of retirement satisfaction were used: the four-factor Retirement Descriptive Index (RDI), developed by Smith et al. (1969), and the Life Satisfaction Index-Z (LSI-Z), developed by Wood et al. (1969). The 63-item RDI provides an assessment of affective responses to retirement and contains subscales which assess four dimensions of retirement satisfaction -- activities and work, finances, health, and interpersonal associations. The 13-item LSI-Z provides a more global assessment of psychological well-being, including such components as zest, mood tone and self-concept, and has been recommended for use with rural populations (Wood et al., 1969). RDI and

LSI-Z scale statistics for the present sample are shown in Table 1. Mean satisfaction scores on all subscales of the RDI were higher than those

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Insert Table 1 about here

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reported in previous research (e.g., Smith et al., 1969). Mean LSI-Z scores (19.7 for males and 20.2 for females on a 26-point scale) were considerably higher than the midpoint. T tests for differences between means showed no significant differences (at the .05 level) between males and females, except for the Activities subscale of the RDI ($t = -2.54$, $p<.02$). Item analysis indicated that the internal consistency for the overall RDI, as measured by Cronbach's Alpha, was .85. Reliabilities for the subscales were: Activities, Alpha = .78; Finances, Alpha = .74; Health, Alpha = .74; and People, Alpha = .77. The Cronbach's Alpha for the LSI-Z was .70.

Of the independent variables investigated, health was indexed by a 7-item functional health scale and by respondents' ratings of their health compared to other people their age. Financial status was indexed by three measures: income, respondents' ratings of present compared to preretirement financial status, and reported level of cutback in spending since retirement. Occupational prestige of job held most of respondent's life was measured by the Siegel Prestige Scale (Hauser & Featherman, 1977). Age and length of retirement were measured in years. Marital status was analyzed as a dichotomous variable, with married equal to "1" and all other categories equal to "0." A 4-item anticipatory socialization index was constructed by summing scores for level of preretirement planning, discussion of retirement with others, reading about retirement, and whether respondent had attended

preretirement classes. The respondent's manner of retirement was classified as either immediate ("1") or gradual ("0"), and reasons for retirement as either voluntary ("1") or mandatory ("0"). Social integration was assessed by a number of measures, including frequency of contact, frequency of aid received, and quality of relationship (affectional closeness and value consensus) with each of the following members of the social network: relatives, friends, neighbors, and confidants. Frequency of contact was indexed by total number of visits, phone calls, and letters received in the past month. Frequency of aid was indexed by the sum of seven kinds of assistance received over the past two years. Affectional closeness and value consensus were assessed by respondents' ratings on an 11-point scale ("0", low; "10", high) of feelings of closeness to others and extent of agreement with others on values and opinions. Quality of relationship scores were created by summing scores for these two measures. Since retirement may affect participation in non-work organizations, preretirement as well as present membership and frequency of attendance in 13 types of clubs and organizations were summed to obtain indices of present and preretirement participation in voluntary associations. Difference scores were computed to assess change in level of voluntary association participation. Work after retirement and performance of volunteer roles in retirement were used as final measures of social integration, and were coded as dichotomous ("1" or "0") variables.

Analyses

Because the design of the survey is cross-sectional, the analyses will focus mainly upon factors related to current retirement satisfaction. If the major goal of the study had been to address questions about the retirement

process, a longitudinal research design would have been preferable. We are able to address questions about the retirement process only indirectly, through retrospective data.

Multiple regression analysis was used to obtain the best fitting linear regression equation for estimating retirement satisfaction from the set of independent variables. Due to the large number of independent variables, separate regression runs were done initially for each of the four blocks of variables (personal background factors; anticipatory socialization; reasons for retirement; and social integration) to identify the best variables in each block. Significant predictors of retirement satisfaction, along with several theoretically relevant variables, were then entered into a single regression model (forced blockwise entry). The significant predictors of retirement satisfaction that emerged from these analyses are reported for the RDI in Tables 2 and 3 for males and females, respectively, and in Table 4, for the LSI-Z. Also reported is the proportion of explained variance accounted for by each group of predictors.

Results

Retirement Descriptive Index (RDI)

Among personal background variables, self-perceived health was the

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Insert Tables 2 and 3 about here

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strongest predictor of overall retirement satisfaction for both sexes. Self-perceived health was also a significant predictor for all subscales of the RDI for both sexes, with the exception of satisfaction with people. Functional health status was a significant predictor of overall retirement satisfaction and satisfaction with health for males.

Level of cutback in spending since retirement was the second strongest and consistent predictor in the set: it was negatively related to overall retirement satisfaction and financial satisfaction for both sexes, to satisfaction with people for males, and to satisfaction with activities for females. For both sexes, perceived financial adequacy and occupational prestige were related to financial satisfaction in the expected direction; for males, perceived financial adequacy was also related to satisfaction with people.

Length of retirement was negatively related to satisfaction with health for males, and age was negatively related to overall retirement satisfaction for females. Current marital status was unrelated to retirement satisfaction for either sex.

As a set, the personal background variables accounted for a large proportion of the variance in overall retirement satisfaction (35% for males and 38% for females), and even more of the variance in satisfaction with finances and health.

The anticipatory socialization variables were related to retirement satisfaction for males only. The anticipatory socialization index was related to overall retirement satisfaction and to satisfaction with finances. Retiring abruptly rather than gradually was negatively related to overall retirement satisfaction and to satisfaction with activities and people. However, the set of variables contributed only 3% to explained variance in overall retirement satisfaction and even less to explained variance in the dimensions of retirement satisfaction.

With respect to reasons for retirement, retiring voluntarily was related to one dimension of retirement satisfaction for males -- satisfaction with

health -- but contributed only 1% to explained variance. Voluntary vs. mandatory retirement had no significant effects for females.

Results for social integration variables showed that for males, the strongest and most consistent predictor of retirement satisfaction was frequency of aid from confidant in the past two years. Frequency of aid from confidant was related to overall retirement satisfaction and to satisfaction with finances and with people. Number of contacts per month with confidant was also related to satisfaction with people for males. One family measure, quality of relationship with relatives (close family members of children and siblings) was related to financial satisfaction. Positive change in number of voluntary association memberships was related to satisfaction with activities for males, as was work after retirement; however, neither of these measures was related to overall retirement satisfaction. For females, the only predictor of overall retirement satisfaction in the set was positive change in number of voluntary association memberships. Positive change in number of voluntary association memberships was even more strongly related to satisfaction with activities. Quality of relationship with confidant was also related to satisfaction with activities for females, although less strongly than was positive change in voluntary association memberships. Work after retirement produced different results for males and females; it was related to dissatisfaction with finances for females and to satisfaction with activities for males. The social integration variables as a set contributed significantly to explained variance in overall retirement satisfaction for both sexes (6% for males and 5% for females), and even more to satisfaction with activities (10% for males and 14% for females).

Life Satisfaction Index (LSI-Z)

Among personal background variables, self-perceived health was the

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Insert Table 4 about here

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strongest predictor of life satisfaction for both sexes. In fact, self-perceived health was the strongest predictor of life satisfaction of all the variables in the study. Level of cutback in spending since retirement was negatively related to life satisfaction for males, and income fell just short of statistical significance for females ($\underline{B} = .14$, $\underline{p} = .06$). As a set, the personal background variables accounted for a large proportion of the variance in life satisfaction (15% for males and 18% for females).

Among anticipatory socialization variables, retiring abruptly rather than gradually was negatively related to life satisfaction for males, but accounted for only 2% of the variance in life satisfaction. The anticipatory socialization variables showed no significant effects for females. Reasons for retirement, voluntary vs. mandatory, were not related to life satisfaction for females or males.

Results for social integration showed that positive change in number of voluntary association memberships after retirement was about an equally good predictor of life satisfaction for both sexes. Quality of relationship with relatives was also related to life satisfaction for males. As a set, the social integration variables contributed significantly to explained variance in life satisfaction for both sexes (7% for males and 5% for females).

Discussion

The two measures of retirement satisfaction used in this study, the RDI and the LSI-Z, yielded similar results regarding retirement satisfaction among rural males and females. First, retirement satisfaction was high for both sexes. Second, social integration variables accounted for a significant increment in variance in retirement satisfaction for both sexes after the effects of the other variables had been controlled. Third, consistent with much previous research, health and financial status accounted for the largest proportion of variance in retirement satisfaction for both sexes. The strong results for health suggest that in the future it would be useful to study health in greater detail by investigating the effects of particular health conditions on retirement satisfaction. Likewise, since cutback in spending after retirement was found to be associated with dissatisfaction in retirement, it might be worthwhile to investigate the effects of different kinds of spending reductions on retirement satisfaction.

Among social integration variables, relationships with special friends or confidants were the most consistent supports in the social network for males. Relationships with confidants showed a less consistent relationship to retirement satisfaction for females. Generally, however, our findings are in agreement with reports of the importance of special friends or confidants in buffering the role losses of late life (Blau, 1973; Lowenthal & Haven, 1968). One possible explanation for the relatively greater importance of confidants for males could be that their confidants were also their wives (Lowenthal & Haven, 1968); however, most (two-thirds) of the men reported that it was friends, not family members, who were their confidants. Another possibility is that rural males may prefer one-to-one relationships to more

organized forms of social activity, since quality of relationship with relatives was also found to be related to satisfaction for males, but not for females.

Organized forms of social participation were found to contribute to retirement satisfaction. Increase in number of voluntary association memberships was a significant predictor of retirement satisfaction for both sexes, but contributed more strongly and consistently to retirement satisfaction for females than for males. It may be that the kinds of clubs and organizations that exist in the rural setting, such as church groups, social and garden clubs, and various study groups, have greater appeal for retired rural females than for their male counterparts. Another interesting aspect of the findings on organizational participation is that increase in voluntary association memberships, not the more stringent criterion of participation, frequency of attendance (Cutler, 1977), was related to retirement satisfaction. Perhaps identification with a group, as evidenced by continued membership, is a more realistic expectation for retired people as they age and suffer increasing decrements in energy and health than is actual frequency of participation. This may be especially the case in rural environments, where transportation to meetings can be a problem. In general, our findings on voluntary association participation, along with the finding that work after retirement contributes to satisfaction with activities for retired rural men, offer support for both continuity and activity theories. In support of continuity theory, continuation of preretirement activities (involvement in voluntary associations, and for males, work activities) contributed to satisfaction in retirement. In support of activity theory, stable or higher levels of voluntary association participation than prior to retirement contributed to satisfaction in retirement.

Since we found that anticipatory socialization and reasons for retirement together explained relatively little of the variance in retirement satisfaction, we can conclude that these preretirement factors were relatively unimportant in retirement satisfaction. It should be noted, however, that when significant effects did occur, they were without exception restricted to males. Although our data do not permit analysis of orderliness of work histories of respondents, one possibility is that the males had more orderly, less interrupted work histories than did the females. Females in this age cohort have often experienced several entries and exits from the labor force (Johnson & Price-Bonham, 1980), and thus have been socialized earlier in adult life for the role exit of retirement than were their male counterparts. Since so few studies have analyzed socialization for retirement separately for males and females, much more research will be needed to disentangle the relationships between sex, the ecological environment, anticipatory socialization, and retirement satisfaction.

Summing up, we found that health and financial status were the most important factors in retirement satisfaction among rural males and females, but that social integration was also a significant factor in retirement satisfaction. In a subsequent paper we will analyze separately the relationship between social integration and retirement satisfaction for those persons who are in good health and those whose health is poor, and for those persons who are well off financially and those who are poor. In this way, it will be possible to determine whether social integration is a more important buffer for those who are less fortunate.

It is important that the results of this study be replicated in other rural locations in order to test their generalizability. Many rural sections of the country are poorer and have less stable populations than the rural Midwest. It would likewise be valuable to investigate the relationships identified in this study among more metropolitan samples, using the same independent and dependent variables.

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Footnotes

[1]This research was supported by National Institute on Aging contract NO1-AG-0-2106, "Establishment of Populations for Epidemiologic Studies of the Elderly." An earlier version of the paper was presented at the 37th Annual Meeting of the Gerontological Society of America, San Antonio, Texas, November 17, 1984.

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Table 1

RDI and LSI-Z Scale Statistics for Male and Female Retirees

	Males (n = 252)								Females (n = 199)							
	Mean	Standard Deviation	Intercorrelations 1	2	3	4	5		Mean	Standard Deviation	Intercorrelations 1	2	3	4	5	
RDI																
1. Activities*	40.4	9.8	-						42.7	9.3	-					
2. Finances	40.0	8.1	.34	-					39.4	8.4	.44	-				
3. Health	35.2	12.3	.34	.28	-				36.0	12.4	.50	.40	-			
4. People	47.0	7.6	.18	.31	.22	-			47.9	7.2	.27	.08	.14	-		
5. Overall Satisfaction	163.0	25.8	.70	.66	.76	.57	-		165.9	26.5	.80	.68	.81	.45	-	
LSI-Z	19.7	4.8	.58	.44	.34	.31	.59		20.2	4.3	.61	.46	.35	.23	.61	

*$p < .02$.

Table 2

Relationship Between Major Independent Variables and the Retirement Descriptive Index (RDI): Males (n = 252)

Independent Variables	Retirement Descriptive Index (RDI)				
	RDI Overall	RDI Activities	RDI Finances	RDI Health	RDI People
	B[a]	B	B	B	B
Personal background variables					
Functional health status	.21***			.21**	
Self-perceived health	.41***	.23***	.14*	.53***	
Income			.12*		
Perceived financial adequacy			.22***		.16*
Level of cutback in spending since retirement	-.21***		-.27***		-.25***
Occupational prestige score			.22***		
Length of retirement				-.11*	
Age					
Married vs. non-married					
Anticipatory socialization					
Anticipatory socialization index	.13*		.16*		
Immediate vs. gradual retirement	-.11*	-.13*			-.13*

Table 2 (continued)

Independent Variables	Retirement Descriptive Index (RDI)				
	RDI Overall	RDI Activities	RDI Finances	RDI Health	RDI People
	B	B	B	B	B
Reasons for retirement					
Voluntary vs. mandatory retirement				.12*	
Social integration					
No. contacts/month with relatives					
No. contacts/month with friends and neighbors					
No. contacts/month with confidant					.15*
Frequency of aid from relatives in past 2 yrs.					
Frequency of aid from neighbors in past 2 yrs.					
Frequency of aid from confidant in past 2 yrs.	.18**		.16*		.25**
Quality of relationship with relatives			.15**		
Quality of relationship with confidant					
Change in no. of voluntary association memberships		.16*			
Work vs. non-work after retirement		.13*			

Table 2 (continued)

Proportion of Variance in the RDI Explained by the Independent Variables, Cumulated by Blocks

(Cumulated R^2, Adjusted cumulated R^2, Adjusted increment in R^2)

	RDI Overall			RDI Activities			RDI Finances			RDI Health			RDI People		
Personal background variables	.38	.35	.35	.15	.11	.11	.40	.38	.38	.44	.42	.42	.07	.03	.03
Anticipatory socialization	.41	.38	.03	.17	.13	.02	.42	.39	.01	.45	.42	.00	.09	.04	.01
Reasons for retirement	.41	.38	.00	.17	.13	.00	.42	.39	.00	.46	.43	.01	.09	.04	.00
Social integration	.48	.44	.06	.30	.23	.10	.46	.41	.02	.48	.43	.00	.09	.09	.05

[a]B denotes the standardized partial regression coefficient.

*p<.05 **p<.01 ***p<.001

Table 3

Relationship Between Major Independent Variables and the Retirement Descriptive Index (RDI): Females (n = 199)

Independent Variables	Retirement Descriptive Index (RDI)				
	RDI Overall	RDI Activities	RDI Finances	RDI Health	RDI People[a]
	B[b]	B	B	B	B
Personal background variables					
Functional health status					
Self-perceived health	.43***	.30***	.14*	.62***	
Income			.28***		
Perceived financial adequacy			.22***		
Level of cutback in spending since retirement	-.20**	-.21**	-.21***		
Occupational prestige score			.12*		
Length of retirement					
Age	-.14*				
Married vs. non-married					
Anti[illegible]ory socialization					
Anticipatory socialization index					
Immediate vs. gradual retirement					

Table 3 (continued)

Independent Variables	Retirement Descriptive Index (RDI)				
	RDI Overall	RDI Activities	RDI Finances	RDI Health	RDI People
	B	B	B	B	B
Reasons for retirement					
Voluntary vs. mandatory retirement					
Social integration					
No. contacts/month with relatives					
No. contacts/month with friends and neighbors					
No. contacts/month with confidant					
Frequency of aid from relatives in past 2 yrs.					
Frequency of aid from neighbors in past 2 yrs.					
Frequency of aid from confidant in past 2 yrs.					
Quality of relationship with relatives					
Quality of relationship with confidant		.16*			
Change in no. of voluntary association memberships	.23***	.30***			
Work vs. non-work after retirement			-.13*		

Table 3 (continued)

Proportion of Variance in the RDI Explained by the Independent Variables, Cumulated by Blocks

(Cumulated R^2, Adjusted cumulated R^2, Adjusted increment in R^2)

	RDI Overall	RDI Activities	RDI Finances	RDI Health	RDI People
Personal background variables	.41 .38 .38	.22 .19 .19	.48 .46 .46	.45 .42 .42	
Anticipatory socialization	.42 .38 .00	.24 .19 .00	.49 .46 .00	.46 .42 .00	
Reasons for retirement	.42 .39 .01	.24 .19 .00	.50 .46 .00	.46 .43 .01	
Social integration	.50 .44 .05	.41 .33 .14	.53 .47 .01	.49 .43 .00	.13 .02 .00

[a]No blockwise results are shown for the People subscale in Table 3, since the total regression equation in that case failed to yield a statistically significant R^2.

[b]B denotes the standardized partial regression coefficient.

*$p<.05$ **$p<.01$ ***$p<.001$

Table 4

Relationship Between Major Independent Variables and the Life Satisfaction Index (LSI-Z): Males (n = 252) and Females (n = 199)

	Life Satisfaction Index (LSI-Z)	
	Males	Females
Independent Variables	B[a]	B
Personal background variables		
Functional health status		
Self-perceived health	.19**	.25***
Income		
Perceived financial adequacy		
Level of cutback in spending since retirement	-.13*	
Occupational prestige score		
Length of retirement		
Age		
Married vs. non-married		
Anticipatory socialization		
Anticipatory socialization index		
Immediate vs. gradual retirement	-.14*	
Reasons for retirement		
Voluntary vs. mandatory retirement		
Social integration		
No. contacts/month with relatives		
No. contacts/month with friends and neighbors		
No. contacts/month with confidant		

Table 4 (continued)

	Life Satisfaction Index (LSI-Z)	
	Males	Females
Independent Variables	B	B
Social integration (continued)		
Frequency of aid from relatives in past 2 yrs.		
Frequency of aid from neighbors in past 2 yrs.		
Frequency of aid from confidant in past 2 yrs.		
Quality of relationship with relatives	.13*	
Quality of relationship with confidant		
Change in no. of voluntary association memberships	.17**	.15*
Work vs. non-work after retirement		

Proportion of Variance in the LSI-Z Explained by the Independent Variables, Cumulated by Blocks

(Cumulated R^2, Adjusted cumulated R^2, Adjusted increment in R^2)

	Males			Females		
Personal background factors	.18	.15	.15	.21	.18	.18
Anticipatory socialization	.20	.17	.02	.23	.19	.01
Reasons for retirement	.21	.17	.00	.24	.19	.00
Social integration	.31	.24	.07	.33	.24	.05

[a]B denotes the standardized partial regression coefficient.

*$p<.05$ **$p<.01$ ***$p<.001$